Case 16-11711 Doc 1 Fill in this information to identify your case:	Filed 04/05/16	Entered 04/05/16 17:43:50 age 1 of 75	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name	Brittney					
		First name	First name				
	Write the name that is on	M					
	your government-issued picture identification (for	Middle name	Middle name				
	example, your driver's	Jones					
	license or passport	Last name	Last name				
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2.	All other names you						
	have used in the last	First name	First name				
	8 years						
	Include your married or	Middle name	Middle name				
	maiden names.	Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
3.	Only the last 4 digits of your Social	XXX - XX- <u>8308</u>	xxx - xx-				
	Security number or	OR	OR				
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-				
	Identification number (ITIN)						

Brittney Case 16-11711 Entered 04/05/16 /147:43:50 Desc Main м Дос 1 Filed 04/05/16 Debtor 1 Page 2 of 75 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 8709 Harding Ave Number Street Number Street Skokie Illinois 60076 Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Document Document Page 3 of 75 Tell the Court About Your Bankruptcy Case Part 2: 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District ____ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12.

this bankruptcy petition.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 11-7:43:50 Desc Main Debtor 1 Page 4 of 75 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

First Nam

Middle Name Doc

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Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

You must check one:

15. Tell the court whether you have received briefing about credit counseling. The law requires tha

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case):

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credi
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

м Дос 1 Filed 04/05/16 Entered 04/05/16 11-7:43:50 Desc Main Debtor 1 Page 6 of 75 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ☐ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **✓** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you **✓** \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Brittney Jones Signature of Debtor 1 Signature of Debtor 2 4/5/2016 Executed on Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

orrect.					
/s/ Yisroel Moskovits Signature of Attorney for Debtor		Date	4/5/2016 MM / DD / Y		_
Yisroel Y Moskovits Printed name					
Semrad Law Firm Firm name					
Street					
City	State			Zip Code	
Contact phone		Ema	ail address	imo	skovits@semradlaw.com
Bar number		Illino Stat			

<u>Doc 1 Filed 04/05/16 Fntered 04/0</u>5/16 17:43:50 Desc Main Fill in this information to identify your case: Debtor 1 Brittney Jones First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,632.00 1b. Copy line 62, Total personal property, from Schedule A/B \$2,632.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$7,349.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$72,320,49 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... \$79,669.49 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,587.47

\$1,584.00

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First Name Middle Name Document Page 9 of 75

Part 4: Answer These Questions for Administrative and Statistical Records

Pai	Part 4: Answer These Questions for Administrative and Statistical Records										
6. /	6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes.										
7. \	7. What kind of debt do you have?										
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.										
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. On this form to the court with your other schedules.	Check this box and submit									
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$866.50								
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedule E/F, copy the following:	Total claim									
	9a. Domestic support obligations (Copy line 6a.)	\$0.00									
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00									
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00									
	9d. Student loans. (Copy line 6f.)	\$0.00									
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)										
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)										
	9g. Total. Add lines 9a through 9f.	\$4.017.96									

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Fill in this	information to identify your case:					
Debtor 1	Brittney	М	Jones			
	First Name		Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	lame		
I Inited St	ates Bankruptcy Court for the:	Northern	District of III	linois		
Orinted Ot	ates baritrapitoy Court for the.	Northern		State)		
Case nun	nber					
(If known)						
Officia	al Form 106A/B					Check if this is an amended filing
						arrierided illing
<u>Sche</u>	dule A/B: Prope	rty				12/1
ategory vesponsib rrite your Part 1:	tegory, separately list and desonance you think it fits best. Be ble for supplying correct informane and case number (if known bescribe Each Residence own or have any legal or equ	as complete an nation. If more s own). Answer ev ce, Building,	d accurate as possible. I space is needed, attach very question. Land, or Other Rea	f two married people are filing a separate sheet to this form. I Estate You Own or Ha	g together, both . On the top of a	are equally ny additional pages,
✓	No. Go to Part 2					
	Yes. Where is the property?					
			What is the property	? Check all that apply.		ecured claims or exemptions. Put
1.1	Street address, if available, or o	ther description	Single-family home	ı		y secured claims on Schedule D: lave Claims Secured by Property.
	Street address, if available, or c	urier description	Duplex or multi-uni	· ·		, ,
			_ Condominium or co	•	Current value of entire property	
			Manufactured or me	obile home		
	Number Street		Land		Describe the na	ature of your ownership
	Number Street		Investment property Timeshare		interest (such a	s fee simple, tenancy by
	City State	Zip Code	Other		the entireties, o	or a life estate), if known.
	ony chance	p	Ш			
				in the property? Check one.	Check if thi	is is community property
			Debtor 1 only		(see institut	ctions)
			Debtor 2 only	0		
			Debtor 1 and Debto	or 2 only debtors and another		
				u wish to add about this item	, such as local	
If you	own or have more than one, list he	ere:				
			What is the property	? Check all that apply.		cured claims or exemptions. Put
1.2	Street address, if available, or o	ther description	Single-family home			y secured claims on Schedule D: lave Claims Secured by Property.
	Street address, if available, or c	uller description	Duplex or multi-uni	t building		, ,
			_ Condominium or co	•	Current value of entire property	
			Manufactured or me	obile home		
	Number Street		Land		Describe the na	ature of your ownership
	Number Street		Investment property	'	interest (such a	s fee simple, tenancy by
	City State	Zip Code	Timeshare Other		the entireties, o	or a life estate), if known.
	Only Claic	2.p 0000				
				in the property? Check one.		is is community property
			Debtor 1 only		(see instru	ctions)
			Debtor 2 only			
			Debtor 1 and Debto	•		
			At least one of the o			
			Other information you property identification	u wish to add about this item on number:	, such as local	

Debtor 1	BrittneyCase 16-117	L1 MDoc 1	Filed 04/05/16 Entered 04/05/16	(i1kn7₀i,443: <u>50 De</u>	sc Main	
1.3 Street address, if available, or other description			Documer Name Page 11 of 75 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the Current value of the		
Nur City	nber Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by	
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, so	(see instructions	ommunity property	
you ha		on you own for all o	roperty identification number: of your entries from Part 1, including any entries fo			
Do you o vyou own th	wn, lease, or have legal or en at someone else drives. If you ans, trucks, tractors, sport utilit	quitable interest in a lease a vehicle, also r	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpes			
	Make Model: Year: Approximate mileage: Other information:	Chevy Trailblazer 2006 870000	Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put used claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$1457.00	
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put ared claims on Schedule D: Claims Secured by Property. Current value of the portion you own?	

Debtor 1	BrittneyCase 16-11711 MDoc 1	Filed 04/05/16 Entered 04/05/16	6∂∂43: <u>50 Des</u>	c Main		
	First Name Middle Name	Document Page 12 of 75				
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :			
	Model: Year:	Debtor 1 only	•	ims Secured by Property.		
	Approximate mileage:		Greations vino riave ola	imo decared by 1 reports.		
		Debtor 2 only	Current value of the	Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•		
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			
	Year: Approximate mileage:	Debtor 1 only	Creditors Willo Have Cla	ins secured by Property.		
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the portion you own?		
	Other information:	Debtor 1 and Debtor 2 only	entire property?			
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.1	Make	Who has an interest in the property? Check		•		
4.1			Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :			
	Model: Year:	one. Debtor 1 only	Creditors Who Have Claims Secured by Property.			
	Approximate mileage:	Debtor 2 only				
	Other information.	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?		
	Other information:		——————	—————		
		At least one of the debtors and another				
		Check if this is community property (see instructions)				
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	·		
	Model:	one.	the amount of any secure			
	Year:	Debtor 1 only	Creditors Who Have Cla	Creditors Who Have Claims Secured by Property.		
				, ,		
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the		
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?		
	···	= '				
	···	Debtor 1 and Debtor 2 only				
	Other information: I the dollar value of the portion you own for a	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	entire property? for pages			

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First Name Middle Name

Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household good		
Examples: Major ap	pliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	Table, kids bed	\$300.00
7. Electronics		
Examples: Television	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music ns; electronic devices including cell phones, cameras, media players, games	
No		
Yes. Describe	cell phone	\$300.00
	Alue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; oin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
	ports and hobbies hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes alks; carpentry tools; musical instruments	
✓ No		
Yes. Describe		
10. Firearms Examples: Pistols, r ✓ No ✓ Yes. Describe	fles, shotguns, ammunition, and related equipment	
-	clothes, furs, leather coats, designer wear, shoes, accessories	
No		
Yes. Describe	clothing	\$500.00
12. Jewelry Examples: Everyday gold, silv	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	
✓ No		
Yes. Describe		
13. Non-farm anima Examples: Dogs, ca		
No	nu, piruu, morooo	
Yes. Describe		
_	nal and household items you did not already list, including any health aids you did not list	
_		
No		
Yes. Describe		
	alue of all of your entries from Part 3, including any entries for pages you have attached	\$1100.00
for Part 3. Write tha	t number here	

Debtor 1 Brittney Case 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (14-76-43:50 Desc Main First Name Document Page 14 of 75

Part 4: Describe Your Financial Assets

Current value of the portion you own?
Do not deduct secured claims

Do	you own or have a	portion you own? Do not deduct secured claims or exemptions.							
	✓ No	in your wallet, in your home, in a saf		ou file your petition Cash:					
17.	and other similar inst								
	✓ Yes		Institution name:						
		17.1. Checking account:							
		17.2. Checking account:							
		17.3. Savings account:	Wells Fargo		\$75.00				
		17.4. Savings account:							
		17.5. Certificates of deposit:							
		17.6. Other financial account:							
		17.7. Other financial account:		_					
		17.8. Other financial account:							
		17.9. Other financial account:							
18.		or publicly traded stocks vestment accounts with brokerage fi	irms, money market accounts						
	✓ No ☐ Yes	Institution or issuer name:							
19.	an LLC, partnership, a	ock and interests in incorporated nd joint venture	d and unincorporated business	es, including an interest in					
	Yes. Give specific information about them	% of ownership:							

Deb	tor 1	BrittneyCase 16	5-11711 мI	<u>Doc 1</u>	Filed 04/05/16		5√11.66 <i>(1</i> 11.77;43: <u>50</u>	Desc Main	
		First Name	Mid	ddle Name	Document de la Docume	Page 15 of 75			
20.	Neg Non	otiable instruments in	clude personal c	checks, cash	gotiable and non-negot iers' checks, promissory r sfer to someone by signin	otes, and money orders	i.		
								_	
21.	Exar	rement or pension mples: Interests in IR. No		h, 401(k), 40	03(b), thrift savings accou	nts, or other pension or p	profit-sharing plans		
		Yes. List each	Type of account	t:	Institution name:				
		account separately.	401(k) or simila	ar plan:	-				
			Pension plan:						
			IRA:						
			Retirement acc	ount:					
			Keogh:						
			Additional acco	unt:				_	
			Additional acco	unt:					
22.	Your Exar com		eposits you have		at you may continue servic ublic utilities (electric, gas				
	Ħ	Yes			Institution name:				
	_	100	Electric:						
			Gas:						
			Heating oil:						
			Security deposi	it on rental u	nit:			_	
			Prepaid rent:					-	
			Telephone:						
			Water:					_	
			Rented furniture	e:				_	
			Other:					_	
23.	Ann	uities (A contract for	a periodic payme	ent of money	to you, either for life or fo	r a number of years)		_	
	✓	No							
		Yes	Issuer name an	na descriptio	า:				

Debt	or 1	Brittney C	<u>ase</u>	16-	11711	MDoc 1 Middle Name		04/05/16 cumente			16 /1470;43: <u>50</u>	De	sc Main
24.						an account in d 529(b)(1).	a qualifie	d ABLE progra	m, or un	der a qualified s	tate tuition program	-	
		No Yes	Institu	ution r	name and	description. Sep	parately file	the records of a	ny intere	sts.11 U.S.C. § 52	1(c):		
25.	exe	rcisable fo	or you	ır ben		sts in property	(other th	an anything lis	ted in lir	e 1), and rights o	or powers		
	Ц	Yes. Desc											
26.	Еха		ernet d	lomain				r intellectual pro yalties and licens		ements			
27.			lding p	permits		eneral intangil re licenses, coo		ssociation holdin	gs, liquo	r licenses, profess	sional licenses		
Mor	ney (or prop	erty o	owed	l to you	?						p D	current value of the ortion you own? onot deduct secured aims or exemptions.
28.		refunds o	wed to	o you									
		you a	it them already	ı, inclu / filed t	mation ding wheth he returns						Federal: State: Local:		
29.		nily suppo		or lump	sum alim	onv. spousal su	pport. child	support. mainte	nance. d	vorce settlement.	property settlement		
	<u> </u>	No Yes. Give									Alimony:		
											Maintenance:		
											Support: Divorce settlemen	ıt:	
											Property settlemer	nt:	
30.	Exar		aid wa	ages, c	lisability in			-	pay, vaca	tion pay, workers'	compensation,		
		Yes. Desc	ribe										

Debt	or 1	BrittneyCase 16 First Name	6-11711	MDoc 1 Middle Name	Filed 04/05/16 Document	Entered 04/05/n Page 17 of 75	166 (1647)	esc Main
31.		rests in insurance mples: Health, disabi		ırance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis		,	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	ed to receive	
33.	Exar				u have filed a lawsuit or r nce claims, or rights to sue	nade a demand for payme	nt	
34.	to so	er contingent and let off claims No Yes. Describe	unliquidated	claims of e	very nature, including co	ounterclaims of the debtor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	eady list				
36.			-			ries for pages you have at		\$75.00
Part	5:	Describe Any B	susiness-R	elated Pro	operty You Own or H	lave an Interest In. Li	st any real estate ir	n Part 1.
37.	Do y	ou own or have an	y legal or eq	uitable inter	est in any business-relat	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	iy earned			
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			nodems, printers, copiers, f	ax machines, rugs, telephone	es, desks, chairs, electroni	c devices

Deb	tor 1 BrittneyCase It		<u>sc main</u>
40.	First Name Machinery, fixtures, equ	Middle Name Documer Page 18 of 75 sipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	os or joint ventures	
	✓ No	Name of onliky	
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them		
43. (Customer lists, mailing	ists, or other compilations	
	✓ No		
	Yes. Do your lists inc	lude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	be	
44	Any business-related n	roperty you did not already list	
• • •	_	oporty you and not allocally not	
	✓ No		
	Yes. Give specific information		
	inionnation		
	dd the dollar value of al art 5. Write that number	of your entries from Part 5, including any entries for pages you have attached	
Part	December Anny F	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
· are	If you own or have an	interest in farmland, list it in Part 1.	
46.	Do you own or have a	y legal or equitable interest in any farm- or commercial fishing-related property?	0 1 1 11
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured
			claims or exemptions
47.			
	Examples: Livestock, pou	ltry, tarm-raised tish	
	✓ No		
	Yes. Describe		

Deb	tor 1	BrittneyCase 16 First Name	6-11711	MDoc 1 Middle Name	Filed 04/05/1		e <u>d</u>	Desc	Main
48.	Cro	ps-either growing	or harvested	t	2004	. ago -	0.1.0		
	✓	No							
		Yes. Describe						_	
49.	Farı	m and fishing equi	oment, imple	ements, machi	nery, fixtures, and to	ools of trade			
	✓	No							
		Yes. Describe							
50.	Farı	m and fishing supp	lies, chemic	als, and feed					
	✓	No							
		Yes. Describe							
51.		r farm- and commer mples: Livestock, pou			ty you did not alread	y list			
	✓	No							
		Yes. Describe							
		l							
					6, including any ent				
								<u>L</u>	
Part	7:	Describe All Pro	operty You	ı Own or Ha	ive an Interest ir	That You Di	id Not List Above		
53.		ou have other prop ples: Season tickets			ot already list?				
	✓		, country olds	membership					
	_	Yes. Give specific							
		information							
54. A	dd th	e dollar value of all	of your enti	ries from Part	7. Write that number	here		.▶	
								•	
Part	8:	List the Totals	of Each Pa	art of this F	orm				1
55. F	Part 1	: Total real estate, l	ine 2				>		
56. p	oart 2	total vehicles, line	5		\$145	7.00			
57. P	art 3	: Total personal and	d household	l items, line 15			_		
58. P	art 4	: Total financial ass	ets, line 36		\$75.0		=		
59. F	Part 5	i: Total business-re	lated proper	rty, line 45	φ/3.0	0	_		
		i: Total farm- and fi		-	e 52		_		
		: Total other prope	_				_		
62. 1	Γotal	personal property.	Add lines 56	through 61	Ф000	2.00	_		, ¢2622.00
				J :	\$263	∠.UU	Copy personal property to	otal >	+ \$2632.00
00 -		of all property on S		A 1.1." == -					\$2632.00
6°2 T	Atal 4	at all proporty on C	coodulo A/D	Add line EE i	IDO 617				1

Fill i	n this inform	Case 16-11711 ation to identify your case:	Doc 1	Filed 04	/05/16 Ente	ered 04/0	5/16 17:43:50	Desc Main
Deb		Brittney	М		Jones			
	tor 2	First Name	Mid	ldle Name	Last Name			
(Spo	use, if filing)	First Name	Mid	ldle Name	Last Name	_		
Unit	ed States Ba	ankruptcy Court for the:	Northern	[District of Illinois			
	e number own)				(State)			
Off	ficial F	orm 106C				1		Check if this is a amended filing
Sc	hedul	e C: The Pro	perty Y	ou Claim	as Exem	pt		12/1
s to exer ece exer orop	state a sinpted up ive certa nption of perty is districted. 1: Ident Which set	specific dollar amou to the amount of a in benefits, and tax	nt as exenny applicated applicate	npt. Alternatively ble statutory etirement funder a law that bunt, your except the eck one only, events exempt to exempt to exempt to exempt to exemptions. 110. § 522(b)(2)	vely, you may of limit. Some exids—may be until limits the exemption would en if your spouse is to U.S.C. § 522(b)(3)	claim the fu xemptions— nlimited in demption to a be limited filing with you.	Il fair market valu -such as those fo dollar amount. Ho a particular dollar to the applicable	i claim. One way of doing so e of the property being r health aids, rights to wever, if you claim an amount and the value of the statutory amount.
				-				-ig-1
		ription of the property a ule A/B that lists this pro		portion you	Amount of the e			cific laws that allow exemption
			Cop	by the value from nedule A/B				
	Brief	Chara Tasilhiana		\$1,457.00				735 ILCS 5/12-1001(c)
	description Line from Schedule A			ψ1,437.00	100% of fair rapplicable st	market value, up	o to any	
	Brief			# 500.00		latatory iiiriit		735 ILCS 5/12-1001(a)
	description Line from Schedule A			\$500.00		\$500.00 market value, up	o to any	
					applicable st	tatutory limit		
3.	(Subject to	aiming a homestead exe adjustment on 4/01/16 and bid you acquire the property	l every 3 year	s after that for case	es filed on or after th	·	,	

No Yes

Debtor 1 BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (14.76)43:50 Desc Main Document Page 21 of 75 Part 2: Additional Page

Brief description of the property and lir on Schedule A/B that lists this property		Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Wells Fargo Line from Schedule A/B: 17	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: cell phone Line from Schedule A/B: 07	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Table, kids bed Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

		Casa 1C 11711	Doo 1 Filed	04/05/10	entaged 04/05	/10 17 10 50	Daga Main	
Filli	n this informa	Case 16-11711 ation to identify your case:	Doc 1 Filed	U4/U5/Th F	<u> 1116160 04/0</u> 5/	10 17.43.50	Desc Main	
Deb	otor 1	Brittney First Name	M Middle Name	Jones Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	-			
		nkruptcy Court for the: No.	orthern	District of Illinois (State	_			
	e number nown)							
		orm 106D					am	eck if this is a ended filing
Sc	hedul	e D: Creditor	rs Who Hav	ve Claims	Secured Secured	by Prope	rty	12/1
iorn 1.	Do any cred No. Ch Yes. Fil	nation. If more space top of any additional platfors have claims secured eck this box and submit this follows all of the information below.	pages, write your by your property? orm to the court with you	name and cas	e number (if kno	own).	es, and attach it t	o this
2.	List all secu	III Secured Claims Ired claims. If a creditor has a part the claims in alphabetical ord	ticular claim, list the oth	er creditors in Part 2	, ,	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Creditor's Na PO BOX 51 Number SOUTHFIEI City Who owes Debtor 2 Debtor 2	Street LD Michigan 48037 State ZIP Code the debt? Check one. 1 only	car loan) Statutory lien (suc	value: \$1,457.00 e, the claim is: Che at all that apply. u made (such as more	eck all that apply.	\$7,349.00	\$1,457.00	\$5,892.00
	commu	if this claim relates to a inity debt vas incurred <u>3/1/2016</u>	Judgment lien from Other (including a	right to offset)	0257			
		Add the dollar value of you nere:	r entries in Column A	on this page. Writ	te that number	\$7,349.00		

		Case 16-11711	Doc 1	Filed 04/05/16	Entered	<u>04/0</u> 5/16 17:43:50) Desc	Main	
Fill in	this informa	ation to identify your case					, Desc	Wicini	
Debto	or 1	Brittney First Name	M Middle	Jor Name Las	es t Name				
Debto (Spou	—	First Name	Middle		t Name				
United	d States Ba	nkruptcy Court for the:	Northern	District of	Illinois (State)				
Case (If kno	number wn)				(Claic)				
Offi	cial Fo	orm 106E/F				<u>-</u>	Che	ck if this is an	n amended filing
Scl	hedu	le E/F: Cre	ditors W	/ho Have I	Jnsecur	ed Claims			12/15
party t 106A/E are list the bo	o any exects) and on Sted in Schools	cutory contracts or une Schedule G: Executory edule D: Creditors Who	xpired leases tha Contracts and U o Hold Claims Se uation Page to the	at could result in a cla Inexpired Leases (Offecured by Property. If this page. On the top of	im. Also list execticial Form 106G). more space is ne	Part 2 for creditors with NO utory contracts on <i>Schedu</i> Do not include any creditoreded, copy the Part you no pages, write your name an	le A/B: Prop ors with parti eed, fill it ou	perty (Officia ially secured t, number th	al Form d claims that ne entries in
1.	_ ′	ditors have priority unso to Part 2.	secured claims a	gainst you?					
i F	identify wha possible, lis Part 1. If mo	t type of claim it is. If a cla	nim has both priorit al order according ds a particular clair	y and nonpriority amou to the creditor's name. m, list the other creditor	nts, list that claim h If you have more tl s in Part 3.	claim, list the creditor separate ere and show both priority an han two priority unsecured cla let.)	d nonpriority a	amounts. As i	much as
							Total claim	Priority amount	Nonpriority amount

Brittney Case 16-11711 м Дос 1 Filed 04/05/16 Entered 04/05/16 (Ar7:43:50 Desc Main Debtor 1 Document Page 24 of 75 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. $\overline{}$ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Evanston Neighborhood Properties \$2,614.50 Last 4 digits of account number Nonpriority Creditor's Name 1316 Chicago Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **Evanston** Illinois 60201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? past eviction **✓** No Yes 4.2 #46, UPS \$197.46 Last 4 digits of account number Nonpriority Creditor's Name Lockbox 577 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60132 Carol Stream Illinois Unliquidated City Zip Code Who incurred the debt? Check one. Disputed 1 Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify account suspension **✓** No Yes 4.3 AARGON AGENCY INC \$214.54 Last 4 digits of account number Nonpriority Creditor's Name 3160 S VALLEY VW STE 206 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS Nevada 89102 Unliquidated Citv State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset?

✓ No Yes

Brittney Case 16-11711 Filed 04/05/16 Entered 04/05/16 Ari43:50 Desc Main м Дос 1 Debtor 1 Document Page 25 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Advantage Auto Sales \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 511 S Kennedy Dr When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60915 **Bradlev** Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **V** Other. Specify Is the claim subject to offset? **✓** No ☐ Yes 4.5 ALLY FINANCIAL \$11,764.00 Last 4 digits of account number 5135 Nonpriority Creditor's Name 200 RENÁISSANCE CTR When was the debt incurred? 2/1/2012 Number Street As of the date you file, the claim is: Check all that apply.

DETROIT Michigan 48243	Contingent
City State Zip Code	Unliquidated
Who incurred the debt? Check one.	Disputed
Debtor 1 only	Type of NONPRIORITY unsecured claim:
Debtor 2 only	Student loans
Debtor 1 and Debtor 2 only	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	✓ Other. Specify
✓ No	_
☐ Yes	
Arnold, Scott, Harris P.C. Nonpriority Creditor's Name 111 W Jackson Blvd # 600 Number Street	Last 4 digits of account number\$536.80 When was the debt incurred?
	As of the date you file, the claim is: Check all that apply.
00004	Contingent
ChicagoIllinois60604CityStateZip Code	Unliquidated
Who incurred the debt? Check one.	Disputed
Debtor 1 only	Type of NONPRIORITY unsecured claim:
Debtor 2 only	<u>~</u>
Debtor 1 and Debtor 2 only	Student loans
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offset?	✓ Other. Specify
✓ No	—
Yes	

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Document Page 26 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Atlanta - Medical Center \$41,519.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 740938 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30374 Atlanta Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.8 Atlanta Pathology Hospital Services \$490.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 767877 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30076 Roswell Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Is the claim subject to offset? No Yes 4.9 Chase Bank \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 659732 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Antonio Texas 78265 Unliquidated City

State

Check if this claim relates to a community debt

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

✓

|**~**| No Yes

Debtor 1 only

Debtor 2 only

Zip Code

Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (147):43:50 Desc Main Debtor 1 Documernt Page 27 of 75 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.10 City of Chicago Department of Finance \$1,268.80 Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street Suite 330 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60604 Chicago Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify parking **✓** No Yes 4.11 City of Chicago Parking \$344.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60602 Chicago Illinois Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? \square Other, Specify parking **✓** No Yes 4.12 ComEd \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? Street Number

Debtor 1 BrittneyCase 16-11711 MDoc 1 First Name Middle Name Filed 04/05/16 Entered 04/05/16 11-70:43:50 Desc Main Document Page 28 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Convergent \$415.00 Nonpriority Creditor's Name po box 1022 Last 4 digits of account number _ When was the debt incurred? 12/1/2013 Street Number As of the date you file, the claim is: Check all that apply.

	Vixom Michigan	48393 7in Code	Unliquidated	
	City State Who incurred the debt? Check one.	Zip Code	Disputed	
Ŀ	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Dbligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another		you did not report as priority claims	
	Check if this claim relates to a community	y debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offset?		Other. Specify	
Ŀ	✓ No			
L	Yes			
	CONVERGENT OUTSOURCING Jonpriority Creditor's Name		Last 4 digits of account number =	\$415.75
<u>P</u>	o Box 9004		When was the debt incurred?n/a	
Ν	Number Street		As of the date you file, the claim is: Check all that apply.	
_			Contingent	
_	Renton Washington	98057 Zip Code	Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only			
Ĺ	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community	y debt	Debts to pension or profit-sharing plans, and other similar debts	
İs	s the claim subject to offset?		Other. Specify	
Ŀ	No			
	Yes			
	D&A Services, LLC		Last 4 digits of account number	\$3,155.52
	lonpriority Creditor's Name 400 E. Touhy Ave, Ste. G2		When was the debt incurred?	
	lumber Street			
_			As of the date you file, the claim is: Check all that apply. Contingent	
_	Des Plaines Illinois	60018	<u> </u>	
	City State Who incurred the debt? Check one.	Zip Code	Unliquidated	
Ķ	Debtor 1 only		Disputed	
Ī	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only		Student loans	
Ì	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community	y debt	✓ Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offset?		Other. Specify	
<u> </u>	No			
	Yes			

Debtor 1 BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 A-7:43:50 Desc Main

Document Page 29 of 75 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.16 DIVERSIFIED CONSULTANT \$1,276.00 Last 4 digits of account number Nonpriority Creditor's Name 10550 DEERWOOD PARK BLVD When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No ☐ Yes 4.17 Durham & Durham Attorneys at Law \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 5665 New Northside Drive # 510 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 30328 Atlanta Georgia Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? \square Other, Specify **V** No Yes 4.18 Enterprise Rent-A-Car \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 660 Glynn St N When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 30214 Favetteville Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** | Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

car rental

you did not report as priority claims

Other. Specify

Brittney Case 16-11711 Filed 04/05/16 Entered 04/05/16 Ari43:50 Desc Main м Дос 1 Debtor 1 Document Page 30 of 75 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 HARRIS & HARRIS LTD \$232.15 Last 4 digits of account number Nonpriority Creditor's Name 111 W Jackson Blvd #400 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60604 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 Hertz Processing Services \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 13270 H-5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent

85267

Zip Code

Arizona

State

Who incurred the debt? Check one.

Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offset? No Yes	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify
Illinois Department of Transportation Nonpriority Creditor's Name 1340 N. 9th St Number Street	Last 4 digits of account number
Yes	

Unliquidated

Disputed

Scottsdale City

Debtor 1 only

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Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify judgement
4.24 RMS Nonpriority Creditor's Name 77 Hartland Street # 401 Number Street	Last 4 digits of account number \$197.45 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.
East Hartford Connecticut 06128 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify

Contingent

Disputed

Unliquidated

As of the date you file, the claim is: Check all that apply.

Type of NONPRIORITY unsecured claim:

Number

Greenville

Debtor 1 only

Debtor 2 only

City

Street

Who incurred the debt? Check one.

South Carolina

State

29601

Zip Code

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At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 				
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offset? No Yes	✓ Other. Specify				
South Fulton Medical Center Nonpriority Creditor's Name 1170 Cleveland Avenue Number Street	Last 4 digits of account number \$3,000.00 When was the debt incurred? As of the date you file, the claim is: Check all that apply.				
Atlanta Georgia 30344 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify				
✓ No ☐ Yes	-				

4.27

Debtor 1 BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (1476:43:50 Desc Main First Name Middle Name Documentary Page 33 of 75

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 BrittneyCase 16-11711 MDoc 1
First Name Middle Name

	After listing any entries on this page number them beginning	with 4.5 followed by 4.6 and so forth	Total claim			
4 20	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Sprint Corp.					
4.20	Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00			
	PO Box 7949	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Overland Park Kansas 66207 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	Other. Specify past due utility				
	✓ No	_				
	Yes					
4.29	TCF Bank	Land A. Parka of a community of the	\$0.00			
	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ0.00			
	919 Estes Court Number Street	When was the debt incurred?n/a				
		As of the date you file, the claim is: Check all that apply.				
	Cabattanhura Illinaia CM03	Contingent				
	Schaumburg Illinois 60193 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that				
	At least one of the debtors and another	you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify NSF				
	✓ No					
	Yes					
4.30	WELLS FARGO BANK	Last 4 digits of account number	\$0.00			
	Nonpriority Creditor's Name PO BOX 14517	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	DES MOINES Iowa 50306	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	\	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that				
	At least one of the debtors and another	you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify <u>checking account</u>				
	V No					
	Yes					

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First Name Document Page 34 of 75

Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 BrittneyCase 16-11711 MDoc 1 First Name Middle Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim							
4.31 Wilber & Associates Nonpriority Creditor's Name 210 Landmark Dr Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$0.00					
Normal Illinois 61761 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify collection						

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Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S Add the amounts for each type of unsecured claim.					
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
nom rait i	6b. Taxes and certain other debts you owe the	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00		
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00		
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$4,017.96		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$68,302.53		
	6j. Total. Add lines 6f through 6i.	6j.	\$72,320.49		

	0 10 11 71	4 5 4 5 10	U05/40 5 : 1	0.4/05/4.0.47.40.50	5
Fill in this informa	Case 16-11712 ation to identify your case		1/05/16 Entered	04/05/16 17:43:50	Desc Main
Debtor 1	Brittney First Name	M Middle Name	Jones Last Name		
Debtor 2 (Spouse, if filing)		Middle Name	Last Name		
	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		
Official F	Form 106G				Check if this is a amended filing
Schedule	e G: Execut	ory Contracts a	ınd Unexpired	d Leases	12/1
	, copy the additional pa				ing correct information. If more onal pages, write your name and
1. Do you ha	ive any executory	contracts or unexpired	leases?		
No. Chec	ck this box and file this for	m with the court with your other	schedules. You have nothing	g else to report on this form.	
Yes. Fill in	n all of the information be	elow even if the contracts or leas	ses are listed on Schedule A	VB: Property (Official Form 106A	/B).
				state what each contract or lea amples of executory contracts an	
Person	or company with whon	n you have the contract or lea	ase	State what the contract	t or lease is for
2.1 Public Sto Name	orage			Storage Lease, Debtor is Lessee,	

storage lease

6255 GA-85 Number

Riverdale City Street

Georgia State 30274 Zip Code

		Case 16-1171	1 Doc 1 Filed 0	4/05/16 Enters	<u>d 04/0</u> 5/16 17:43:50	Dogo Main
Fill	in this inform	ation to identify your cas		4/05/16 FILETE	0.04/05/10 17.43.50	Desc Main
Deb	otor 1	Brittney	М	Jones		
Dok	otor 2	First Name	Middle Name	Last Name		
		First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Cas	se number			(State)		
`	ficial E	Form 106H				Check if this is a amended filing
		e H: Your Co	ndehtors			12/1
ever	y question. Do you hav No Yes	re any codebtors? (If yo	ou are filing a joint case, do not	list either spouse as a cod	ebtor.)	case number (if known). Answer
	No. Go	o to line 3. id your spouse, former sp lo	erto Rico, Texas, Washington, a	,		
	L Y	es. In which community s	tate or territory did you live?		. Fill in the name and current addre	ess of that person.
		Name of your spouse, for	ormer spouse, or legal equivale	ent	<u> </u>	
		Number Street				
		City	State	Zip Code		
3.	as a codeb	tor only if that person i	s a guarantor or cosigner. N	/lake sure you have listed		t the person shown in line 2 again fficial Form 106D), <i>Schedule E/F</i> olumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in	this information to identify	your case:	105110		5/16 17	:43:50 De	sc Main	
Debtor Debtor	First Name	M Middle Name	Jones Last Nar	me	-	Check if this is:		
	e, if filing) First Name	Middle Name	Last Nar	me	-	An amended f	iiling	
	States Bankruptcy Court for the:	Northern	District of Illini(Sta	ois ate)	_	A supplement expenses as of		t-petition chapter 1: g date:
Case nu (If known					_	MM / DD / YY	YY	
Offic	cial Form 106I							
Sch	edule I: Your Inc	ome						12/1
nclude nform ages,	nsible for supplying corre information about you sation about your spouse, write your name and ca	r spouse. If you are sep e. If more space is neede se number (if known). A	oarated and ed, attach a	l your spous a separate s	se is not filin heet to this fo	g with you, d	o not incl	ude
	Fill in your employment information.		Debtor 1			Debtor 2		
	If you have more than one job,	Employment status	Employed Not Emp			Employed Not Employe	ed	
	attach a separate page with information about additional employers.	Occupation Employer's name	care taker	icial Manageme	nt Services			
	Include part time, seasonal, or self-employed work.	Employer's address		son Ave Ste 2	THE CONTROLL	Number Street		
	Occupation may include student or homemaker, if it applies.		Coronton	Denne ha	nio 10500			
		Hamilana amplana dithana 2	Scranton City 5 years	State	nia 18509 Zip Code	City	State	Zip Code
		How long employed there?						
Estimate separate sep	ate monthly income as of the operated. or your non-filing spouse have mo	date you file this form. If you ha						
a sepa	arate sheet to this form.			For	Debtor 1	For Debtor 2 o		
	List monthly gross wages, salar deductions.) If not paid monthly, cal			2.	\$1,211.60			
3. E	Estimate and list monthly overt	ime pay.		3.	+ \$0.00	<u> </u>		
4. C	Calculate gross income. Add line	e 2 + line 3.		4.	\$1,211.60			

Debtor 1 Brittney Case 16-11711 M Doc 1 Entered @4405/116 17:43:50 Desc Main Documentame Page 39 of 75 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$1,211.60 5. List all payroll deductions: \$158.41 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$158.41 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,053.20 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. -\$534.28 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$534.28 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,587.47 \$1,587.47 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,587.47 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

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Documentame Page 40 of 75 Part 1: Describe Employment Debtor 1 Debtor 2 **Employment status** Employed ✓ Employed Not Employed Not Employed Occupation Employer's name Valli Produce of Evanston Employer's address 1910 Dempster St Number Street Number Street **Evanston** Illinois 60202 Zip Code City State City State Zip Code 5 months How long employed there? **Give Details About Monthly Income** For Debtor 2 or For Debtor 1 non-filing spouse

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Debtor 1 Brittney Case 16-11711 M Doc 1

8h.Other monthly income. Specify:

1. Valli Produce of Evanston

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\$534.28

	Case 16-1171	1 Doc 1 Filed 04	4/05/16 Entered 04/0	25/16 17:43:50	Desc Ma	ain
Fill in this inform	nation to identify your case	e:	J			
Debtor 1	Brittney	М	Jones			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	7) =	NAC LUI - NI	LastNlassa	Check if this is:		
(Spouse, ii iiiii)	3) First Name	Middle Name	Last Name	An amended filing		
United States E	Sankruptcy Court for the:	Northern	District of Illinois	A supplement sho		
Case number			(State)	expenses as of the	e following dat	e:
(If known)				MM / DD / YYYY		
Official I	Form 106J					
Schedu	e J: Your Ex	penses				12/1
information. If i		attach another sheet to this f	efiling together, both are equally form. On the top of any additiona			mber
1. Is this a joir						
	to line 2					
Yes. Do	oes Debtor 2 live in a se	parate household?				
	No					
	Yes. Debtor 2 must file	Official Forms 106J-2, Expens	ses for Separate Household of Debto	or 2.		
2. Do you hav	e dependents? 🗸 N	0				
Do not list Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depo	endent live
	penses include	^				
expenses o	f people other					
yourself and	d your 🗀	es				
dependents	s? 					
Part 2: Estir	mate Your Ongoing	Monthly Expenses				
-	of a date after the bankr		ou are using this form as a supp plemental Schedule J, check the	-	-	ne
		ash government assistance on Schedule I: Your Income				Your expenses
	or home ownership experts or the ground or lot. 4.	enses for your residence. Inc	clude first mortgage payments and		4.	\$250.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00
4b. Proper	ty, homeowner's, or renter	's insurance			4b.	\$0.00
4c. Home r	maintenance, repair, and up	okeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 BrittneyCase 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (147):43:50 Desc Main

Document Page 42 of 75 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$115.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$395.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$100.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$70.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$240.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: Storage Unit \$64.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	BrittneyCase 16-1 First Name	1711 MDoc 1 Middle Name	Filed 04/05/16 Documernt	Entered 04/05/11 Page 43 of 75	6.61476√43: <u>50 De</u>	sc Main
21. Other.	Specify:		Document	raye 43 01 73	21	\$0.00
	late your monthly expe	nses.				\$1,584.00
	dd lines 4 through 21.					\$0.00
22b. C	copy line 22 (monthly expe	enses for Debtor 2), if ar	y, from Official Form 106J	-2		\$1,584.00
22c. A	dd line 22a and 22b. The	result is your monthly ex	rpenses.		22.	
23. Calcul	late your monthly net ir	ncome.				
23a. C	opy line 12 (your combine	ed monthly income) from	Schedule I.		23a	\$1,587.47
23b. C	opy your monthly expense	es from line 22 above.			23b	\$1,584.00
	ubtract your monthly expe The result is your monthly	, ,	income.			\$3.47
1	The result is your monthly	THE THEOTHE.			23c	
24. Do yo	ou expect an increase o	r decrease in your exp	enses within the year aft	er you file this form?		
			r loan within the year or do			
morto	gage payment to increase	e or decrease because of	of a modification to the term	s of your mortgage?		
	lo					
✓ Y	⁄es					
	Explain here:					
	Debtor lives wit	th grandma				

	Case 16-11711	Doc 1 Filed 0	1/05/16 Entered	<u>1 04/0</u> 5/16 17:43:50	Desc Main
Fill in this infor	rmation to identify your case:			70-03/10 17:40:50	Desc Main
Debtor 1	Brittney	М	Jones		
Debtor 2 (Spouse, if filir	First Name Pg) First Name	Middle Name Middle Name	Last Name Last Name		
	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			. ,		
Official	Form 106Dec	<u> </u>			Check if this is an amended filing
Declara	ition About an	Individual De	btor's Sched	ules	12/1
If two married	people are filing together,	both are equally responsi	ble for supplying correct	information.	
	aud in connection with a b				ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
	pay or agree to pay someo	ne who is NOT an attorney	to help you fill out bankr	uptcy forms?	
✓ No ☐ Yes.	Name of person		Attach Bankruptcy Signature (Official I	Petition Preparer's Notice, Declar Form 119).	ation, and
	enalty of perjury, I declare	that I have read the summa	ary and schedules filed wi	th this declaration and	
✗ /s/ Brittn	nev Jones		×		
	of Debtor 1			re of Debtor 2	
Date <u>4/5/</u> MN	/2016 ///DD/YYYY		Date	IM/DD/YYYY	

Fill in this	Case 16-1171 information to identify your case		iled 04/05/16	Entered 04/05/16	17:43:50	Desc Main
Debtor 1	Brittney	M	Jones			
5	First Name	Middle Nar	me Last Nan	ne		
Debtor 2 (Spouse,	if filing) First Name	Middle Nar	me Last Nan	ne e		
United St	ates Bankruptcy Court for the:	Northern	District of Illino	ois		
Case nur			(Sta	te)		
, ,						Check if this is a amended filing
	al Form 107	ial Affaire f	or Individua	ls Eiling for B	ankrunt	<u> </u>
	ment of Financ				_	ng correct information. If more
						r (if known). Answer every question
Part 1:	Give Details About Your	r Marital Status a	and Where You Live	ed Before		
1. W	hat is your current marital sta	atus?				
г	Married					
<u>-</u>	-					
2. Du	uring the last 3 years, have yo	u lived anywhere oth	er than where you live I	now?		
V	No No					
	Yes. List all of the places you I	lived in the last 3 years	Do not include where vo	u live now		
L	100. Elot all of the places year	iivod iii tilo last o yoals	. Do not molado unidio yo	a iivo riow.		
		·				
_	Debtor 1:	·	Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
_		·	Dates Debtor 1 lived			
_	Debtor 1:		Dates Debtor 1 lived	Debtor 2: Same as Debtor 1		there
			Dates Debtor 1 lived there	Debtor 2:		there Same as Debtor 1
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1	Zip Co	there Same as Debtor 1 From To
	Debtor 1: Number Street		Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Co	there Same as Debtor 1 From To
	Debtor 1: Number Street City State	Zip Code	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Co	there Same as Debtor 1 From To
	Debtor 1: Number Street	Zip Code	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Co	there Same as Debtor 1 From To Debtor 1 Same as Debtor 1
	Debtor 1: Number Street City State	Zip Code	Dates Debtor 1 lived there From To From	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Co	there Same as Debtor 1 From To Same as Debtor 1 From To To To To

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Part	2: Explain the Sources of Your Inc	ome					
4.	Did you have any income from employmen Fill in the total amount of income you received to activities. If you are filing a joint case and you have No Yes. Fill in the details.	from all jobs and all businesses	, including part-time				
		Debtor 1		Debtor 2			
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$2639.34	Wages, commissions, bonuses, tips Operating a business			
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips Operating a business	\$10718.55	Wages, commissions, bonuses, tips Operating a business			
	For the calendar year before that: (January 1 to December 31, 2014) YYYY	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$4000.00	Wages, commissions, bonuses, tips Operating a business			
	Did you receive any other income during thin Include income regardless of whether that income benefit payments; pensions; rental income; internand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	ne is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.			
		Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
	From January 1 of current year until the date you filed for bankruptcy:						
	For last calendar year: (January 1 to December 31,						
	For the calendar year before that: (January 1 to December 31, 2014) YYYY						

Filed 04/05/16 Entered 04/05/16 (147:43:50 Desc Main Document Page 47 of 75 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Are eitl	her Debtor 1	's or Debtor 2's	debts primarily con	sumer debts?						
_	. Neither De		or 2 has primarily o		sumer debts are defined in	11 U.S.C. § 101(8) as "incurre	ed by an individual primarily			
	During the	90 days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$6,225* or more	9?				
	No. Go	o to line 7.								
		total amount you	paid that creditor. Do	not include payments f	more in one or more paym or domestic support obligat n attorney for this bankrupto	ions, such as				
	* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.									
✓ Yes	Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.									
	During the	90 days before yo	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?					
	✓ No. Go	o to line 7.								
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for			
C	reditor's Nam	ne					Mortgage			
N	umber Stree	et .					Car Credit card			
_							Loan repayment			
_	:4	Ctoto	7in Codo				Suppliers or vendors			
C	ity	State	Zip Code				Other			
C	reditor's Nam	ne					─			
N	umber Stree	et					Credit card			
_							Loan repayment			
<u></u>	ity	State	Zip Code				Suppliers or vendors			
	,	Cidio	p				Other			
C	reditor's Nam	ne					- Mortgage			
-	lumber Stree	nt .					Car Crodit card			
- N	uribei Sife	₽ι					Credit card Loan repayment			
							Suppliers or			
C	ity	State	Zip Code				vendors			
							Other			

Filed 04/05/16 Entered 04/05/16 A.7:43:50 Desc Main м Дос 1 Debtor 1 Brittney Case Document Page 48 of 75 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 BrittneyCase 16-11711 First Name м**Doc** 1

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.		such matters, includ	filed for bankruptcy, ving personal injury case							ons, and contract
		lo 'es. Fill in the details.								
	_			Nature o	of the case	Court or ager	псу		Status of th	e case
			orhood Properties v M Jones	eviction		Cook County (Court Name 50 West Wash Number Street	ington Street	00000	Pending On appe Conclud	eal
		2015-M2	2-005121			Chicago City	Illinois State	60602 Zip Code	_	
			tal LLC v. Brittney M nes	judgeme	nt	Cook County (Court Name 50 West Wash Number Street	Circuit Court ington Street	•	Pending On appe	eal
		16m 2	000761			Chicago City	Illinois State	60602 Zip Code	_	
		No. Go to line 11. Yes. Fill in the inform Creditor's Name	ation below.		Describe the proper			Date	Value prope	of the erty
		Number Street City	State Zip C	Code	Property was report was fore Property was gard Property was atta	ossessed. eclosed. nished.	evied.			
		<u> </u>	·		Describe the proper	ty		Date	Value	of the erty
		Creditor's Name Number Street			Explain what happen	ned				
					Property was report was fore Property was gard	eclosed. nished.				
		City	State Zip C	Code	Property was atta	ched, seized, or le	evied.			

Deb	tor 1	BrittneyCase 16-1171 First Name		<u>d 04/05/16 Entered</u> 04/05/16 /147:43: ocumethtme Page 50 of 75	: <u>50 Desc</u>	Main
11.		nin 90 days before you filed ounts or refuse to make a pa No	for bankruptcy, did any	creditor, including a bank or financial institution, set o	ff any amounts fi	rom your
	Ħ	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Number Street				
				Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.				f your property in the possession of an assignee for th	e benefit of credi	itors, a court-appointed
	rece	iver, a custodian, or anothe	er official?			
		No Yes				
Part	5.	List Certain Gifts and	Contributions			
13.				give any gifts with a total value of more than \$600 per	norcon?	
13.	✓	No	i ioi bankrupicy, did you	give any girts with a total value of more than \$000 per	person:	
		Yes. Fill in the details for each	ch aift.			
		Gifts with a total value of n	-	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave th	ne Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you _				
		Person to Whom You Gave th	ne Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you _				

		FIRST Name	Iviladie Name Do	ocumented Page 51 of 75		
14.	With	nin 2 years before you filed fo		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for each of	gift or contribution.			
		Gifts with a total value of mo		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street				
		City State	Zip Code			
Part		List Certain Losses				
15.		in 1 year before you filed for l bling?	bankruptcy or since ye	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No				
	ш	Yes. Fill in the details. Describe the property you lo	st and	Describe any insurance coverage for the loss	Date of your	Value of property lost
		how the loss occurred		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	
Part	7 :	List Certain Payments o	r Transfers			
16.		nin 1 year before you filed for ing bankruptcy or preparing a		r anyone else acting on your behalf pay or transfer any p	property to anyor	ne you consulted about
				t counseling agencies for services required in your bankrupto	су.	
		No Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Moskovits, Yisroel Y		Semrad Law Firm - \$0.00	4/4/2016	\$0.00
		Person Who Was Paid Number Street				
		Number Street				
		City State	Zip Code			
		Email or website address	<u> </u>			
		None Person Who Made the Paymen	t, if Not You			
		Person Who Was Paid				
		Number Street				
			_			
		City State	Zip Code			
		Email or website address				
		Person Who Made the Paymen	t, if Not You			

Debtor 1 Brittney Case 16-11711 MDoc 1 Filed 04/05/16 Entered 04/05/16 (Auto-43:50 Desc Main

Deb	tor 1	BrittneyCase 16-11711 First Name		d 04/05/16 ocumente	Entered 04/05 Page 52 of 75	/11.6 (11.76;43)	50 Desc	Main	
17.	you	nin 1 year before you filed for badeal with your creditors or to mot include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amoui	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for the nary course of your business of de both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
	Ц	res. I il il tile details.		Description and property transfe			property or paymets but paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protectio		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
									was made
		Name of trust							

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	First Name	Middle Name	Documetnt et n tree	Page 53 of 75
Part 8:	List Certain Financial Ac	counts, Instru	uments, Safe Dep	osit Boxes, and Storage Units

20.	or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
		No Yes. Fill in the details.									
					Last 4 number	digits of accor	unt	Type of instrum	account or ent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid			- XXXX-				ecking ings		
		Number Street			-				ney market kerage er		
		City St	ate	Zip Code	-						
		Person Who Was Paid			- XXXX-				ecking ings		
		Number Street			-				ney market kerage er		
		City St	ate	Zip Code	-						
21.	valu	ables? No Yes. Fill in the details.				had access to			box or other depositor Describe the contents		Do you still have it?
		Name of Financial Instit	tution	Na	ame						☐ No
		Number Street		Nu	umber	Street					Yes
		City Stat	to	Ci Zip Code	ty	State	Zip (Code			
22.	Have			•	ner than	your home with	nin 1 year	before y	ou filed for bankruptcy	?	
		No Yes. Fill in the details.									
				w	/ho else	had access to	it?		Describe the contents	5	Do you still have it?
		Public Storage Name of Storage Facilit 6255 GA-85 Number Street	ty	Na 87 Nu Sk	ntonio Sco ame '09 Hardi umber kokie	ng Ave Street Illinois	600		furniture, beds, tables,	dressers	☐ No ✓ Yes
		Riverdale Geo City Stat	orgia te	30274 Zip Code	ıy	State	Zip (Jude			

Deb	tor 1	First Name Middle Name	Filed 04/ Docum	ëtht™ Pa(ntered 04/0 ge 54 of 75	15/1.6 / 147:43: <u>50 Desc Mair</u>	1
Part	9:	Identify Property You Hold or Control	I for Some	one Else			
23.	Doy	ou hold or control any property that someone	e else owns?	Include any pro	perty you borro	wed from, are storing for, or hold in true	st for someone.
		No Yes. Fill in the details.					
	ш	res. Fill III the details.	Where is t	he property?		Describe the contents	Value
			_			_	
		Owner's Name	Number St	reet			
		Number Street				-	
		-	City	State	Zip Code	-	
			- City	State	Zip Code		
		City State Zip Code					
Pari	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
		nvironmental law means any federal, state, or local	_				
		azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear	,		, 0	, or other mealum,	
	■ S	ite means any location, facility, or property as define	ed under any er	nvironmental law,	whether you now	own, operate, or utilize it	
	or	used to own, operate, or utilize it, including dispos	sal sites.				
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Ror		I notices, releases, and proceedings that you know	•		occurred		
ΙΛΟ	JOIT AI	Thouces, releases, and proceedings that you know	about, regardi	less of when they	occurred.		
24.	Has	any governmental unit notified you that you n	may be liable	or potentially lia	able under or in	violation of an environmental law?	
	✓	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
		Number Street	Number St	reet		-	
						_	
			City	State	Zip Code		
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	ardous material	?		
		No					
	Ħ	Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	tal unit		-	
						_	
		Number Street	Number St	reet			
			City	State	Zip Code	-	
		City State Zip Code	_				
		Olaic Zip Code					

Debtor	BrittneyCase 16-11711 MDoc 1 First Name Middle Name	Filed 04/05/16 Entered 04/05 Document Page 55 of 75	5/146 476:43: <u>50 Desc Main</u>
26. Ha	eve you been a party in any judicial or administr	rative proceeding under any environmental lav	v? Include settlements and orders.
<u>-</u>	No		
	Yes. Fill in the details.	Court or agency	Nature of the case Status of the
		Court of agency	case
	Case title		Pending
		Court Name	On appeal
		Number Street	Concluded
	Case number	City State Zip Code	
Part 11	Give Details About Your Business or	r Connections to Any Business	
27. W	ithin 4 years before you filed for bankruptcy, dic	t you own a husiness or have any of the follow	ving connections to any business?
21. **			
	A sole proprietor or self-employed in a trade, A member of a limited liability company (LLC)	, profession, or other activity, either full-time or par C) or limited liability partnership (LLP)	t-time
	A partner in a partnership		
	An officer, director, or managing executive of An owner of at least 5% of the voting or equi		
<u> </u>	No. None of the above applies. Go to Part 12.	ny sesamines of a corporation	
Ě	Yes. Check all that apply above and fill in the detail	ils below for each business.	
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
			EIN:
	Business Name		LIN.
	Number Street	Name of accountant or bookkeeper	Dates business existed
	City State Zip Code		From To
	Only State Zip Gode	,	
		Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
	Business Name		EIN:
			Data darka a saturad
	Number Street	Name of accountant or bookkeeper	Dates business existed
	City State Zip Code	9	From To
		Describe the nature of the business	Employer Identification number Do not
			include Social Security number or ITIN.
	Business Name		EIN:
	Number Street	Name of account and a self-	Dates business existed
	<u> </u>	Name of accountant or bookkeeper	Erom To
	City State Zip Code		From To

Debto		<u>d 04/05/16 Entered </u> 04/05/116		
		ive a financial statement to anyone about your business? Include all financial institutions,		
	No Yes. Fill in the details below.			
	-	Date issued		
	Name	MM/DD/YYYY		
	Number Street	•		
	City State Zip Code	-		
Part 1	12: Sign Below			
aı	nd correct. I understand that making a false statement, c	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a risonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature of Debtor 1	Signature of Debtor 2		
	Date 4/5/2016	Date		
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes				
D	oid you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?		
Ŀ	✓ No			
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		

	Case 16-11711	1 Doc 1 Filed (04/05/16 E	<u>=ntered 04/0</u> 5/16	17· <i>1</i> 2·50	Desc Main	
Fill in this informa	ation to identify your case		14/(1.3/1()	Julei Ett 04/03/10	17.43.30	Desc Main	
Debtor 1	Brittney	M Middle News	Jones				
Debtor 2	First Name	Middle Name	Last Nam	ne			
(Spouse, if filing)	First Name	Middle Name	Last Nam	ne			
United States Ba	nkruptcy Court for the:	Northern	District of Illino				
Case number			(Stat	te)			
(If known)						—	
						Check if th amende	
Official F	orm 108						
Statement of Intention for Individuals Filing Under Chapter 7							
•	f you are an individual filing under chapter 7, you must fill out this form if: ■ creditors have claims secured by your property, or						
	• •	and the lease has not expire	ed.				
You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.							
f two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.							

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: CREDIT ACCEPTANCE Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Chevy, Trailblazer | Value: \$1,457.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Case 16-11711 Doc 1 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main Brittney First Name Middle Name Document Page 58 of 75 known) Middle Name Last Name		
1 First Name Middle Name Part 2: List Your Unexpired Personal Property Leases		
For any unexpired personal property lease that you listed in Schee	dule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the are leases that are still in effect; the lease period has not yet ended. You may assume an	
Describe your unexpired personal property leases	Will the lease be assumed?	
Lessor's name: Public Storage	□ No ✓ Yes	
Description of leased property: storage lease		
Lessor's name:	No Yes	
Description of leased property:		
Lessor's name:	No Yes	
Description of leased property:		
Lessor's name:	□ No □ Yes	
Description of leased property:		
Lessor's name:	No Yes	
Description of leased property:		
Lessor's name:	□ No □ Yes	
Description of leased property:		
Lessor's name:	□ No □ Yes	
Description of leased property:		
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated my interthat is subject to an unexpired lease.	ntion about any property of my estate that secures a debt and any personal property	
✗ /s/ Brittney Jones	*	
Signature of Debtor 1	Signature of Debtor 1	
Date 4/5/2016	Date	

MM/DD/YYYY

MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Brittney M Jones		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE O	F COMPENSATIO	ON OF ATTORNEY FOR D	EBTOR
1	 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F year before the filing of the petition in bankruptcy, in connection w ith the bankruptcy case is as follows: 	or agreed to be paid to me, for		
	For legal services, I have agreed to accept			\$1,425.00
	Prior to the filing of this statement I have received	d		\$0.00
	Balance Due			\$1,425.00
2	. The source of the compensation paid to me was: Debtor	Other (specify)		
3	. The source of the compensation paid to me is: Debtor	Other (specify)		
4	I have not agreed to share the above-disclosmembers and associates of my law firm.	sed compensation with any othe	er person unless they are	
	I have agreed to share the above-disclosed members or associates of my law firm. A co the people sharing in the compensation, is a	py of the agreement, together v		
5	. In return for the above-disclosed fee, I have agre a. Analysis of the debtor's financial situation		Il aspects of the bankruptcy case, including: debtor in determining whether to file a petition	n in bankruptcy;
	b. Preparation and filing of any petition, scl	hedules, statements of affairs a	and plan which may be required;	
	c. Representation of the debtor at the mee	eting of creditors and confirmation	on hearing, and any adjourned hearings there	eof;
6	. By agreement with the debtor(s), the above-discl	losed fee does not include the fo	ollowing services:	
		CERTIFIC	CATION	
	I certify that the foregoing is a complete statement of eedings.			e debtor(s) in this bankruptcy
	4/5/2016		/s/ Yisroel Moskovits	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-11711 Doc 1 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Jones, Brittney M	Case No					
_	Debtor(s)						
		Chapter. Chapter7					
	VERIFICATION OF CREDITOR MATRIX						
The above named Debtors hereby verify that the attached list of creditors is true and correct to the best							
Date:	4/5/2016	/s/ Jones, Brittney M					
		Jones, Brittney M					
		Signature of Debtor					

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ALLY FINANCIAL 200 RENAISSANCE CTR DETROIT , MI 48243

CREDIT ACCEPTANCE PO BOX 513 SOUTHFIELD, MI 48037

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL 32256

Convergent po box 1022 Wixom , MI 48393

Santander Consumer USA PO Box 961245 Fort Worth , TX 76161

HARRIS & HARRIS LTD 111 W JACKSON BLVD S-400 CHICAGO , IL 60604

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057

AARGON AGENCY INC 3160 S VALLEY VW STE 206 LAS VEGAS , NV 89102

D&A Services, LLC 1400 E. Touhy Ave, Ste. G2 Des Plaines , IL 60018

Wilber & Associates 210 Landmark Dr Normal , IL 61761

RMS 77 Hartland Street # 401 East Hartford , CT 06128

#46, UPS Lockbox 577 Carol Stream , IL 60132

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604

Arnold, Scott, Harris P.C. 111 W Jackson Blvd # 600 Chicago , IL 60604

Illinois Department of Transportation 1340 N. 9th St Division of Traffic Safety Springfield , IL 62766 Case 16-11711 Doc 1 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main City of Chicago Parking 121 N. LaSalle St # 107A Page 66 of 75

Evanston Neighborhood Properties 1316 Chicago Ave Evanston , IL 60201

Resurgent Capital Services L.P. 55 Beattie Place Ste. 110, MS 576 Greenville , SC 29601

Skokie Hospital 9600 Gross Point Rd Skokie , IL 60076

Chicago, IL 60602

Atlanta - Medical Center P. O . Box 740938 Atlanta , GA 30374

Chase Bank P.O. Box 659732 San Antonio , TX 78265

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace, IL 60181

TCF Bank 919 Estes Court Schaumburg , IL 60193

WELLS FARGO BANK PO BOX 14517 DES MOINES, IA 50306

Hertz Processing Services P.O. Box 13270 H-5 Scottsdale , AZ 85267

Advantage Auto Sales 511 S Kennedy Dr Bradley , IL 60915

Enterprise Rent-A-Car 660 Glynn St N Fayetteville , GA 30214

Sprint Corp. PO Box 7949 Attn Bankruptcy Dept Overland Park , KS 66207

Atlanta Pathology Hospital Services PO Box 767877 Roswell , GA 30076

South Fulton Medical Center 1170 Cleveland Avenue Atlanta , GA 30344 Case 16-11711 Doc 1 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main Durham & Durham & Durham Attorneys at Law 5665 New Northside Drive # 510 Atlanta , GA 30328 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main Page 67 of 75

PLS Loan Store 1900 Roosevelt Rd Broadview , IL 60155

THE SEMRAD LAW FIRM, LLC

Accounting Department

20 South Clark Street, 28th Floor • Chicago, Illinois 60603

Phone: (855) 206-1524 ◆ Fax: (312) 254-2094 ◆ Email: <u>Accounting@SemradLaw.com</u>

POSTDATED DEBIT CARD AUTI	HORIZATION FORM		
Chapter 7 Chapter 13 Conversion	Filing Fee Amendment		
RJS EMPLOYEE ISRAEL J. MOSKOVITS CLIENT NAME: JONES, BRITTNEY	PAYMENT SCHEDULE: DATE AMOUNT INST.		
Total of post-dated payments \$ 1,760.00	4 / 12 / 16 \$ 294.00 5 / 24 / 16 \$ 294.00 6 / 21 / 16 \$ 294.00		
CARD NUMBER:	7 , 19 , 16		
EXPIRATION:/SECURITY CODE: CARDHOLDER NAME & ADDRESS:	\$ \$		
BRITTNEY M. JONES 8709 HARDING SKOKIE, IL 60076			
RECEIPTS: EMAIL OK TEXT OK EMAIL:	\$ \$ \$		
MOBILE: (224) 334-9384	<u></u> \$		
AUTHORIZATION: I authorize The Semrad Law Firm to charge the credit card indicated in this aut above. I understand that this authorization will remain in effect until the full art to notify The Semrad Law Firm of any changes in my account information. I cercredit/debit card and that I will not dispute the scheduled payments with my credit/debit card and that I will not dispute the scheduled payments with my credit to the scheduled payments with the scheduled payment	nount of attorney fees are paid in full, and I agree rifly that I am an authorized user of this		

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Jones

Brittney Debtor 1 Middle Name Last Name Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. True ? additionalDetails.OtherTypesOfDebt : "" 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ☐ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 **√** 1-49 18. How many creditors 50,001-100,000 5,001-10,000 50-99 do you estimate that More than 100,000 10,001-25,000 **1** 100-199 you owe? 200-999 \$500,000,001-\$1 billion \$1,000,001-\$10 million **\$0-\$50,000** 19. How much do you \$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 to be worth? More than \$50 billion \$100,000,001-\$500 million \$500,001-\$1 million \$500,000,001-\$1 billion \$1,000,001-\$10 million \$0-\$50,000 20. How much do you \$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 liabilities to be? More than \$50 billion \$100,000,001-\$500 million \$500,001-\$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Brittney Jones Signature of Debtor 2 Signature of Debtor 1 Executed on _ Executed on 4/4/2016 MM / DD / YYYY MM / DD / YYYY

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		Босс	inchi i age n	<u> </u>	
Fill in this info	rmation to identify your cas	e:			
Debtor 1	Brittney	M	Jones		
	First Name	Middle Name	Last Name		
Debtor 2	<u> </u>		L 4 N		
(Spouse, if filli	^{ng)} First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
0			(State)		
Case number (If known)					
					Check if this is an amended filing
Official	Form 106De	<u>C</u>		e	amended illing
Declara	tion About a	n Individual Del	btor's Schedu	les \	12/15
		r, both are equally responsib			
	• •			ng a false statement, concealing p	roporty or obtaining money or
property by fra 1519, and 3571 Part 1: Sig	aud in connection with a	bankruptcy case can result ir	ı fines up to \$250,000, or iı	mprisonment for up to 20 years, or	both. 18 U.S.C. §§ 152, 1341,
		one who is NOT an attorney	to help you fill out bankru	ptcy forms?	
✓ No					
	Name of person		Attach Bankruptcy Pe	etition Preparer's Notice, Declaration,	and
Ц ,•••			Signature (Official Fo		
1					V ()
		that I have read the summar	y and schedules filed with	this declaration and	
that they	are true and correct.	W/m \me)		
	ey Jones DIV	4/11/2010	~	of Dahlar 2	_
Signature	of Debtor 1	\cup	Signature	of Debtor 2	200

Date

MM/DD/YYYY

Date 4/4/2016

MM/DD/YYYY

Case 16-11711 Doc 1 Filed 04/05/16 Entered 04/05/16 17:43:50 Desc Main Document Page 71 of 75 Case number (if known) Debtor 1 Brittney Jones Last Name Middle Name First Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. **√** No Yes. Fill in the details below. **Date issued** MM/DD/YYYY Name Number Street City Zip Code State Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case cap result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Signature of Debtor 1 Date Date 4/4/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Yes. Name of person

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Document Page 72 of 75 Case number (if Debtor Brittney М Jones Last Name known) 1 First Name Middle Name List Your Unexpired Personal Property Leases Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases No Lessor's name: Public Storage Description of leased property: storage lease ☐ No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: ☐ No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease

/s/ Brittney Jones Signature of Debtor 1

Signature of Debtor 1

Date 4/4/2016 MM/DD/YYYY

MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jones, Brittney M	Case No					
	Debtor(s)	Chapter.	Chapter7				
		Grapion.					
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the at	ttached list of creditors is true an	nd correct to the best of their knowledge.				
Date:	4/4/2016	SI Jones, Brittney M Jones, Brittney M Signature of Debtor	brottney in Lone				



CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1425.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the b ankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials BJ

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the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: March 30, 2016

Yisroel Y. Moskovits